

United States Bankruptcy Court  
Western District of Washington

In re:  
Oswaldo Victorino Covarrubias  
Debtor

Case No. 15-16561-TWD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Feb 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2016.

db  
955655526      +Oswaldo Victorino Covarrubias, 210 37th St SE, Trlr #115, Auburn, WA 98002-8856  
                  +Allstate Insurance, 3075 Sanders Rd., Ste H2D, Attn: Residual Markets Unit,  
                  Northbrook, IL 60062-7127  
955655527      +Chiropractic Physicians, Dr. Leo Romero, 802 S Central Ave, Kent, WA 98032-6107  
955655529      +Edward R. Mott, 515 1st Ave. E, Pacific, WA 98047-1230  
955655531      +Ryder W. Beard, 8609 244th St. SW, Edmonds, WA 98026-9062  
955655532      +WA Department of Licensing, PO Box 9031, Olympia, WA 98507-9031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr                +EDI: QNLJAMES.COM Feb 03 2016 23:53:00      Nancy L James, 15008 63rd Dr SE,  
                  Snohomish, WA 98296-4213  
smg              EDI: WADEPREV.COM Feb 03 2016 23:53:00      State of Washington, Department of Revenue,  
                  2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
955655528      +EDI: CCS.COM Feb 03 2016 23:53:00      Credit Collection Services, Two Wells Ave, Dept. 9134,  
                  Newton Center, MA 02459-3225  
955655530      EDI: IRS.COM Feb 03 2016 23:53:00      Internal Revenue Service,  
                  Centralized Insolvency Operati, PO Box 7346, Philadelphia, PA 19101-7346  
955655533      EDI: WADEPREV.COM Feb 03 2016 23:53:00      WA Department of Revenue, Bankruptcy/Claims Unit,  
                  2101 4th Ave # 1400, Seattle, WA 98121-2300

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2016 at the address(es) listed below:

John R Laris on behalf of Debtor Oswaldo Victorino Covarrubias johnlaris@barrazalaw.com,  
jlaris@gmail.com  
Nancy L James njames@epitrustee.com, njames@ecf.epiqsystems.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov  
Vicente O Barraza on behalf of Debtor Oswaldo Victorino Covarrubias omar@barrazalaw.com,  
vobarraza@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Oswaldo Victorino Covarrubias  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3627**

EIN --\_-----

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Western District of Washington**

Case number: **15-16561-TWD**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Oswaldo Victorino Covarrubias

2/3/16

**By the court:** Timothy W. Dore  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**